



# HEARTHFIRE HOLDINGS

THINK FORWARD

## Premier Property Management





# WELCOME

## Full Service Real Estate Investment Management

We offer property owners a one-stop shop in managing their investment properties at an affordable price and with the highest level of service in the industry. Our expertise is in leveraging advanced tools to maximize rents and the market value of your property.

## Who We Are

Hearthfire Holdings is a family-owned real estate investment and property management operation founded by Sergio and Corinn Altomare. Our business was founded in 2012. Our founders and advisory team have been investing in real estate for over 30 years in markets across the country. We began investing with a single triplex in 2012 and have grown to syndicate and manage a mix of residential, commercial, and self storage properties. Our background is in information technology, which allows us to leverage the best tools available for all of our operations to ensure optimal exposure in leasing, as well as and efficient and effective operations for property management. This has given us a considerable advantage over many smaller firms in the industry, while enabling us to compete with much larger firms.

Sergio is a licensed realtor, and we are actively in pursuit of establishing a full-service brokerage, focusing on investment properties.

## Our Clients and Units We Manage

Our clients are active investors with multiple investment properties. Our clientele diversity proves our ability to fit with any investment requirement.

## Our Insurance Policy

We carry General Liability and Errors & Omissions Insurance policies of \$1,000,000 per incident with a \$2,000,000 aggregate coverage. This provides you comfort in knowing we will accept responsibility for managing your greatest assets.

## Our Core Values

- To serve and shelter life's treasures.
- To deliver genuine, caring service through our personal commitment.
- To improve as many lives as possible.

Thank you for your interest in our company. We look forward to partnering with you for a successful future!

Regards,

Sergio and Corinn

# INVESTMENT MANAGEMENT

As real estate investors ourselves, we are committed to a partnership and enhanced services anchored in investment stability and growth. We offer all of our clients direct access to custom and tailored strategies that meet your needs today and in the future.

Depending on your life stage and risk appetite, there are three main objectives of investment: safety, growth and income. Every investor invests with a specific objective in mind, and each investment has its own unique set of benefits and risks. As you'll see, our partnership goes above and beyond what traditional brokers and property managers can offer.

Let us understand these objectives in detail.

## SAFETY

While no investment is completely risk free, we implement real estate strategies to balance returns with risk tolerance. This may mean investing with an objective of keeping your money safe, irrespective of the rate of return they receive on their capital.

## GROWTH

While safety is an important objective for many investors, most invest for long term gain on capital and equity, which means you want the invested amount to grow.

There are many asset classes and strategies that offer this benefit, regardless of where we are at in a market cycle.

Although it is important to note that capital gains attract taxes, real estate offers many options to reduce, avoid and defer taxable events.

## INCOME

Real estate offers an incredible benefit of generating additional sources of income. Consequently, such strategies target asset classes and an approach focused on cash flow, often with no or minimal tax implications.

## OTHER OBJECTIVES

While the aforementioned objectives are the most common among real estate investors today, some other objectives include:

### TAX INCENTIVES

Real estate investing offers quite a number of tax benefits. For example, there are many deductions and depreciation strategies to reduce or eliminate income tax on cash flow.

Under Section 1031 of the United States Internal Revenue Code, a taxpayer may defer recognition of capital gains and related federal income tax liability on the exchange of certain types of property, a process known as a 1031 exchange.

A charitable remainder trust is a tax-exempt irrevocable trust designed to reduce the taxable income of individuals by first dispersing income to the beneficiaries of the trust for a specified period of time and then donating the remainder of the trust to the designated charity.

### LIQUIDITY

Although real estate is considered illiquid, a strategy optimized for growth can provide many opportunities to enable portfolio growth without the need for additional capital injections. Some examples include the ability to tap into property equity through income optimization, forced equity, appreciation and debt pay-down.



## WHAT WE DO

We offer the full range of services needed to maintain maximum value, place quality tenants, and deliver you peace of mind. We provide options for all-inclusive management or separately priced one or short-term engagements such as tenant placement, asset reposition, or vendor contract management.



### SCREEN

We thoroughly review the applicant, credit report, background check, rental and eviction history, income & employment verification.



### ONBOARD

With e-signatures on lease documentation, move-in inspections, and a resident portal for online payments and any other needs, our technology seamlessly transitions applicants to residents.



### RETAIN

We minimize vacancy and turnovers by delivering top-level service to our residents - prompt communication, timely handling of service requests, and regular maintenance checks on the property.



### ANALYZE/VALUE

In order to balance the best rent rate with the lowest vacancy rate, we conduct a comprehensive market analysis prior to advertising your property in order to maximize your ROI.



### ADVERTISE

Our advertising campaigns broadcast to 50+ websites. Showings are scheduled through pre-populated online listing calendars, with automatic notification to all parties.



### MAINTAIN

During the tenancy, we conduct regular maintenance checks and seasonal HVAC tune ups. We also track annual or semi-annual maintenance needs to ensure your property is kept in the best condition possible.



### CONSULT

Owners are not all alike. We take time with you upfront to collaboratively develop a plan for your property, taking into account your end goals, timeline for property ownership, and risk tolerance.



### REPORT

Owner reports are run monthly. Actuals for real-time bills, service requests, maintenance and management, are available through the owner portal,



### DISBURSE

Owner funds are disbursed monthly on the 10th. Owners are encouraged to use the Owner Portal to set up e-payments for quick and easy fund transfers.





# MARKETING

## MARKETING TOOLS

- Mobile experience optimized for today's renters
- Online marketing to 50+ sites
- Email campaigns and social media
- Existing and past tenants for referrals
- 3D and VR tours
- Virtual open houses
- High-quality photos and expertly written descriptions
- Instant automatic email response to online inquiries
- Automatic lead capturing
- Online tour scheduling
- Triggered email and text reminders, confirmations, and notifications
- Online feedback surveys
- Secure self-tour lockbox showings
- For Rent signs to local agents
- Emails to local agents

Our full suite of marketing tools allows us to engage both prospects and residents. We have a complete understanding of how to capture leads and guide them throughout the process of becoming a tenant. Providing residents online surveys allows us to understand their leasing experience while providing us invaluable feedback. We stay up-to-date with marketing trends and know how to utilize the latest social media platforms to get your property recognized.

## MARKET ANALYSIS

We will conduct a comprehensive market analysis prior to marketing your property in order to obtain the maximum rental amount with the least amount of days vacant.

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## ONLINE MARKETING





# TENANT MOVE-IN & MOVE-OUT

The process of moving can be a challenge for residents and property owners alike. Through our experience in handling these transitions, we have developed procedures to make the adjustment as easy as possible for all involved. We work with new tenants to ensure that we accommodate all of their needs and provide you with peace of mind knowing that all tenants have been qualified using our proven method.

## PREPARE THE PROPERTY

- Documented inspection
- Detail any damage done by tenants through exit inspection once the tenants have vacated
- Note repairs or improvements that can be made
- Inspect for potential safety hazards
- Provide professional cleaning services (optional)

## PROJECT MANAGEMENT

- Manage turnover
- Manage repairs, maintenance and potential upgrade projects

## TENANT INTERACTION

Provide any & all information needed to ensure tenants successfully settle into their new home. Including:

- Local neighborhood/city/county resources
- Utility information
- Trash/recycling information
- Parking permit information
- Mover recommendations
- Provide mover recommendation
- Issue and collect keys

## QUALIFY

- Review of credit reports (min. Score 620)
- Examination of rental history, including eviction with current and past landlords
- Employment history and income verification (3x rent)

## PREPARE LEASE AGREEMENT

- Includes all addendums and disclosure required by law
- Attorney-modified legal forms prepared by the Pennsylvania Association of Realtors

# TENANT SERVICES

## TENANT PORTAL

- Manage account
- Communicate with management
- Pay rent
- Submit maintenance requests
- Helpful resources

## MAINTENANCE & REPAIRS

- Submit maintenance and emergency requests via the Tenant Portal
- Request by phone, email, text, and tenant portal
- 24/7 emergency call center

## LEASE RENEWAL

We will update our market analysis at least 60 days prior to expiration of the current lease and advise on increasing rent and/or renewing leases.



We fully understand the importance of taking care of your tenants. Offering an exclusive online tenant portal allows your residents to connect with us 24/7. Maintaining a portfolio of vendors ensures that we have the right team for the job readily available to handle any requests anytime, anywhere.

*“Your success is our success.”*

- Sergio Altomare  
Hearthfire Holdings



## INSPECTIONS

### PRIOR TO LISTING

All units are inspected & documented prior to listing to identify opportunities to raise the market value.

### PERIODIC DURING TENANCY

- Safety and system checks
- Document condition of the property
- Logging any maintenance concerns
- Take note of any damages or alterations by tenants

### MOVE-IN & MOVE OUT

We detail and document conditions upon move-in and move-out. Move-out security deposit return is calculated upon review & comparison of these reports, as well as consideration for length of tenancy.

### PERMIT & ORDINANCE REQUIREMENTS

- Arrange for required municipal inspections
- Address any findings to ensure code compliance and proper licensing
- Keep current with municipal ordinance requirements
- View & coordinate municipal ordinances
- Licenses
- Inspections





# ACCOUNTING

## OWNER ONLINE PORTAL

We are a paperless company and send statements every month through our online Owner Portal. Here you can view incoming expenses in real time, view and download current & previous statements, view work orders, send owner contributions, and much more. If you own multiple properties managed by us, your portfolio will be organized by building to be easily accessible.

## MONTHLY STATEMENTS

Rent is due on the first of every month, unless other arrangements have been made. All bills associated with your property will be paid when due during each month. A detailed statement describing all activity for each month will be made available on your portal detailing any work order, bids, and invoices.

## DIRECT DEPOSITS

Work with all banks in offering our clients direct deposit to their bank.

## YEAR-END STATEMENTS

A statement and 1099 will be prepared and sent at the end of each calendar year. This statement will categorize all income and expenses throughout the previous year.

## SEPARATE ACCOUNTING PRACTICES

We set up individual accounting for every portfolio in which rents are collected and deposited. This allows for best practices and provides you, the owner, with more transparency.



## INVESTOR SERVICES

### SYNDICATION INVESTING

Get exclusive access to truly passive investments through our syndication platform. Invest in large scale properties like apartment buildings, commercial properties and self storage. Our typical returns are 10%+ CoC and 20%+ overall on <5 year hold periods.

### ADD TO YOUR PORTFOLIO

We will manage all aspects of your investment strategy. From initial acquisition, management and disposition, you will have peace of mind that your investments are properly managed and your distributions are processed timely. Through our relationship we also provide exclusive access to our investment expertise and platform to show your portfolio with active and passive investments.

### TRADE UP

Establish a portfolio of rental properties using 1031 tax-deferred exchanges. Grow your investment by reducing the negative impact of federal taxes each time a property is sold.

### SELL YOUR PROPERTY

Our goal is to help you sell your property at the ideal condition for your personal investment strategy.

*“ With your best interest in mind, we aim to maximize the potential of your investment property and represent you with the highest degree of professionalism and integrity.*

- Anna Fortunato  
Hearthfire Holdings

# SERVICES & PRICING

## PLATINUM SERVICES

### LEASING & PROPERTY MANAGEMENT SERVICES

Market Pricing Evaluation	✓
Professional Photos & Optimized Listing	✓
Listings Published to 50+ Sites	✓
Regular Vacancy Updates & Pricing Analysis	✓
Automated & AI Lead & Prospect Nurturing	✓
Prospect Prescreening	✓
Credit, Criminal, Rent History, Employment Verification, Eviction Screening & References Check	✓
Seasonally Optimized Leasing Terms	✓
Tenant Retention Programs	✓
Renters Insurance Required by Tenants	✓

### ACCOUNTING & RENT COLLECTION

Electronic Rent Collection	✓
Emergency Rent Action Plan (i.e. COVID Response)	✓
Owner & Tenant Portals - 24/7 Access	✓
Online Performance Monitoring & Document Management	✓
Direct Deposit Owner Distributions	✓
Monthly, Yearly, Custom Statements & Tax Documents	✓

### INSPECTIONS

Interior & Exterior Inspections (2/yr)	✓
Detailed Move-In, Maintenance Check & Move-Out Reports w/Photo & Video	✓

### MAINTENANCE & REPAIRS

24/7 On-call Emergency Service	✓
Tenant Maintenance & Repair Fee Schedule	✓
Online Work Orders	✓
Notification & Tracking of all Work Orders	✓
Owner Approval Minimums	✓

## PRICING

### ACCOUNT SETUP

Traditional Leasing	\$750 Initial, Then \$50/Unit
Digital First Leasing	\$150 Initial, Then \$350/Unit (3D Tour)

### ENHANCED SERVICES

Strategy, Consultation, Analysis & Budgeting (billed in 30 min. increments)	\$175/Hour
Municipal License & Inspections Coordination	\$25/Hour
Project & 3rd Party Contractor Management	15% of Accepted Bid
Office Admin (billed in 30 min. increments)	\$50/Hour
In-House Repair & Maintenance (billed in 30 min. increments)	\$55/Hour

### LEASING & PROPERTY MANAGEMENT SERVICES

	1-2 Units	3-10 Units	10+ Units
Monthly Management Fee	8%	7%	Call
Leasing Fee - Digital First Program	75% of 1 Mo Rent	75% of 1 Mo Rent	75% of 1 Mo Rent
Leasing Fee - Traditional (Photos Only & In-Person Showings)	100% of 1 Mo Rent	100% of 1 Mo Rent	100% of 1 Mo Rent
Renewal Fee	\$295	\$295	\$295
Tenant Risk Assessment	\$50/Unit	\$50/Unit	\$50/Unit
Owner & Investing Strategy & Consultation	60 Min/Yr	90 Min/Yr	120 Min/Yr

# PROPERTY OWNER ACCOUNT FORM

This form must be completed in its entirety before your contract can begin. Send completed forms to [info@hfireholdings.com](mailto:info@hfireholdings.com), or by mail to Hearthfire Holdings, 1103 Lincoln Ave., Prospect Park, PA 19076. PLEASE NOTE, if there are any individuals or entities listed on the property deed, they must also complete and submit a copy of the form below.

## PROPERTY INFORMATION

Property Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Property Type:  Multi-Family  Single-Family  Condominium  Commercial

Number of Units: \_\_\_\_\_ Square Ft: \_\_\_\_\_

## PROPERTY OWNER & LICENSE INFORMATION

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Entity Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ SSN or EIN: \_\_\_\_\_

Email Address: \_\_\_\_\_

## MUNICIPAL LICENSE & INSPECTION INFORMATION

County: \_\_\_\_\_

Township or Municipality: \_\_\_\_\_

Date of Last Inspection as a Rental: \_\_\_\_\_

Insurance Carrier: \_\_\_\_\_

Insurance Policy Number: \_\_\_\_\_

Amount of Insurance: \_\_\_\_\_

## BANK INFORMATION

To set up your direct deposit account, please include a scanned copy of a voided check or mail a voided check with your completed packet.

Corporate Name (if any): \_\_\_\_\_

Banking Institution: \_\_\_\_\_ Routing Number: \_\_\_\_\_

Account Number: \_\_\_\_\_  Checking Account  Saving Account



# PROPERTY OWNER ACCOUNT FORM



## PHILADELPHIA TAX ID

If you have ever rented a property in the past, previously applied for a rental or commercial activity license, or cannot locate your Philadelphia Tax ID but are certain you have a registered account, please mark the box below labeled, "Check my Philadelphia Tax ID using my Social Security Number."

- My Philadelphia Tax ID is \_\_\_\_\_
- Check my Philadelphia Tax ID using my Social Security Number.
- I do not have a Philadelphia Tax ID

If you request Hearthfire Holdings, apply for the necessary licensing needed to conduct business in the City of Philadelphia, please indicate which license you wish for us to obtain on your behalf. For an in-depth breakdown of each of the licenses below, see the LICENSURE INFORMATION page.

- Commercial Activity License.
- Housing and Inspection License.\*\* \$50 per unit/year.
- Rental Suitability License. Free license must be obtained within 60 days.

*\*\* Housing and Inspection Licenses are NOT needed for condos. The Condo Association is responsible for having one license for the entire dwelling. The owner will still be required to file taxes and business income receipts under their Philadelphia Tax ID and hold a valid Commercial Activity License.*

# PROPERTY DETAILS

## APPLIANCES

- Refrigerator
- Microwave
- Dishwasher
- Garbage Disposal
- Electric Stove
- Gas Stove
- Gas Dryer
- Electric Dryer
- Gas Furnace
- Electric Furnace
- Gas Boiler
- Oil Boiler
- Oil Furnace
- AC - Central
- AC - Window Units
- AC - None
- Heat - Forced Air
- Heat - Radiator
- Fuel Type  Gas  Oil  Electric
- Electric Hot Water
- Gas Hot Water

## PROPERTY FEATURES

- Ceiling Fans
- Deck
- Alarm System  
CODE: \_\_\_\_\_  
MONITORING COMPANY: \_\_\_\_\_
- Yard
- Patio
- Roof Deck
- Finished Basement
- Parking
- Garage  
NO. OF SPOTS: \_\_\_\_\_  
PRICE PER SPOT: \_\_\_\_\_

## PETS

Are Pets Permitted?  Yes  No  
Dogs OK \_\_\_\_\_  
Cats OK \_\_\_\_\_

## UTILITIES

(CHECK IF THE LANDLORD OR TENANT IS RESPONSIBLE)

Gas	<input type="checkbox"/> Landlord	<input type="checkbox"/> Tenant
Electric	<input type="checkbox"/> Landlord	<input type="checkbox"/> Tenant
Alarm System	<input type="checkbox"/> Landlord	<input type="checkbox"/> Tenant
Phone/Internet/TV	<input type="checkbox"/> Landlord	<input type="checkbox"/> Tenant
Water	<input type="checkbox"/> Landlord	<input type="checkbox"/> Tenant
Trash	<input type="checkbox"/> Landlord	<input type="checkbox"/> Tenant
Landscaping/Snow Removal	<input type="checkbox"/> Landlord	<input type="checkbox"/> Tenant

## ADDITIONAL DETAILS

Paint Brands & Colors \_\_\_\_\_  
HVAC Filter Size \_\_\_\_\_  
Existing Service Contracts \_\_\_\_\_  
Preferred Vendors \_\_\_\_\_  
Appliance Warranties \_\_\_\_\_  
Other \_\_\_\_\_





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267.225.4373 | [hfireholdings.com](http://hfireholdings.com)

